

Congratulations in taking your first step towards financial freedom. It's our pleasure to assist you in this goal and we are pleased to inform you that you qualify for one of our Debt Relief/Debt Settlement programs.

Credit card debt elimination/debt relief program:

Credit card debt elimination is an important part of a secure financial future. Too much credit card debt may prevent you from qualifying for a mortgage, from getting an apartment rental, or from securing a car loan. And it can make it hard to save for college, retirement, or things you want to buy in the future.

But dealing with credit card debt can be tough to manage on your own, especially if you owe a lot of money to a lot of different credit card companies. When you need credit card debt advice and help with credit card debt elimination, Grounded X Inc. can help.

We specialize in helping people regain control of their finances through credit card debt elimination and other financial strategies. We offer free credit counseling and debt elimination services that can help you lower credit card debt, pay off unsecured loans, and get out of debt once and for all.

Our highly trained credit counselors work with you to get a complete picture of your financial situation and lay out all the options available to you for credit card debt elimination. Counseling is available in person and over the phone. We also provide a wide variety of free educational resources on topics such as budgeting, preparing for retirement, buying a home, bankruptcy and credit card debt.

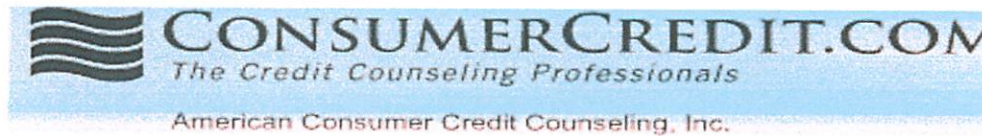
Credit card debt elimination in three different programs available:

--Debt Elimination/Debt Relief program

This qualifying program requires you to maintain good standings and to make 3 minimum payments to your creditors but after completion of the 3rd payment, the cards will be closed and the debt will be eliminated, meaning that you will no longer owe the debt to those creditors any longer. Must have at least \$5,000 in debt to qualify.

--Debt Settlement

This is a multiyear debt consolidation program where we consolidate all of your debt into one low monthly payment at 0% interest with your choice of paying it off in 3 years or 4 years depending on which payment you prefer and how fast you want to pay the debt off. When you complete the program, you will only have had to pay off 75% to 80% of your debt with the rest being forgiven. The cards will be closed and you must have at least \$10,000 in debt to qualify.



--Debt Management

Depending on your financial situation, our counselors may recommend a debt reduction plan, better known as a debt management plan, as the best way to achieve credit card debt elimination. A debt management plan involves four steps:

Evaluation. Our counselors will speak with you to get a clear picture of your financial situation and make a credit card debt elimination plan.

Budgeting. We'll help you establish a budget that you can live with while you work on credit card debt elimination.

Consolidation. We'll consolidate all of your payments to credit card companies into a single payment to ACCC. You'll make just one payment each month to us, and we'll pay the credit card companies for you. This makes it much easier to keep up with your payments – and it's a lot less stressful, too.

Reductions. We'll approach your creditors to ask for reductions in interest rates, finance charges, and other fees. This helps to reduce the amount you owe and lets you pay it off faster.

With a debt management plan, most of our clients are able to achieve credit card debt elimination within five years. As opposed to a credit card debt settlement arrangement, a debt management plan will not damage your credit rating in the long run.

Again, we are pleased that you have chosen us for your financial needs and are committed to helping you achieve your goal of eliminating your credit card debt in the quickest way possible. Your Financial Adviser assigned to you is Maggie Stewart, who will be working one on one with you during the entire process. Thank you and we're looking forward to helping you.

Maggie Stewart
Financial Advisor/Grouped X Inc.
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EXHIBIT 2**Invoice****Grounded X Inc****Invoice number** EF5F0CBD-0001**Date of issue** March 3, 2022**Date due** March 3, 2022**Grounded X Inc**

910 Spinnaker Way

Kissimmee, Florida 34746

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Bill to

Erik Salaiz

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\$6,500.00 due March 3, 2022[Pay online](#)

Thanks for your business. If you have any questions please contact your rep Jim Mack 855-662-8603. You can also reach him via email jim.mc.tfm@gmail.com

Description	Qty	Unit price	Amount
Platinum Coaching Service	1	\$6,500.00	\$6,500.00
Subtotal			\$6,500.00
Total			\$6,500.00
Amount due			\$6,500.00